

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Andrea N. Moore
 Debtor

Case No. 14-15386-jkf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 15

Date Rcvd: Aug 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2019.

db +Andrea N. Moore, 5412 N Lawrence Street, Philadelphia, PA 19120-2804
 13345306 +Citizens Auto Finance Inc., 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
 13994904 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, PO Box 619096,, Dallas, TX 75261-9741)
 13367187 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Aug 10 2019 04:01:57 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept., 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 10 2019 04:00:21
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 10 2019 04:01:42 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13351666 EDI: AIS.COM Aug 10 2019 07:28:00 American InfoSource LP as agent for,
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
 13390714 EDI: AIS.COM Aug 10 2019 07:28:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13426829 E-mail/Text: megan.harper@phila.gov Aug 10 2019 04:01:58 City of Philadelphia,
 Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor,
 Philadelphia, PA 19102-1595
 13409291 +EDI: CITICORP.COM Aug 10 2019 07:28:00 Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 13375705 EDI: FORD.COM Aug 10 2019 07:28:00 Ford Motor Credit Company, LLC, PO Box 62180,
 Colorado Springs, CO 80962
 13383946 +E-mail/Text: bankruptcypgroup@peco-energy.com Aug 10 2019 03:59:44 PECO Energy Company,
 Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380
 13404895 EDI: PRA.COM Aug 10 2019 07:28:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13362850 EDI: Q3G.COM Aug 10 2019 07:28:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 13426301 Wells Fargo Bank, PO Box 5058, MAC P6053-021

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2019 at the address(es) listed below:

CELINE P. DERKRIKORIAN on behalf of Creditor BANK OF AMERICA, N.A. ecfmail@mwc-law.com
 DAVID M. OFFEN on behalf of Debtor Andrea N. Moore dm160west@gmail.com,
 davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
 HOWARD GERSHMAN on behalf of Creditor Ford Motor Credit Company, LLC hg229ecf@gmail.com,
 229ecf@glpoc.comcastbiz.net
 JOSHUA ISAAC GOLDMAN on behalf of Creditor Lakeview Loan Servicing, LLC
 bkgroup@kmillawgroup.com, bkgroup@kmlawgroup.com
 KEVIN S. FRANKEL on behalf of Creditor NATIONSTAR MORTGAGE LLC pa-bk@logs.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

KIMBERLY A. BONNER on behalf of Creditor BANK OF AMERICA, N.A. kab@jsdc.com, jnr@jsdc.com
LESLIE J. RASE on behalf of Creditor NATIONSTAR MORTGAGE LLC pabk@logs.com, lerase@logs.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf_frp@trustee13.com
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1 **Andrea N. Moore**
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **14-15386-jkf**

Social Security number or ITIN **xxx-xx-1461**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Andrea N. Moore
aka Andrea N. Kitchen

8/8/19

By the court:

Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.